

MICHAEL F. KRIEGER
REGISTERED PATENT ATTORNEY

**KIRTON &
McCONKIE**
A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW

1800 EAGLE GATE TOWER
60 EAST SOUTH TEMPLE
P.O. BOX 45120
SALT LAKE CITY, UTAH 84145-0120
www.kmclaw.com

PATENT APPLICATION
Docket No.: 8614.72

FAX (801) 321-4893
TELEPHONE (801) 328-3600
E-MAIL: mkrieger@kmclaw.com

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TRANSMITTAL FOR INFORMATION DISCLOSURE STATEMENT

Commissioner of Patents
and Trademarks
Washington, D.C. 20231

Sir:

Transmitted herewith for filing and pursuant to 37 C.F.R. § 1.97 is an Information Disclosure Statement.

Enclosed also are the following designated documents, as required under 37 C.F.R. §§ 1.97 and 1.98:

- ☒ Form PTO-1449 list of five (5) references submitted for consideration.
- ☒ Legible copies of the listed references or their relevant portions.
- ☐ All English translations of each nonenglish reference, if any, within the possession, custody, control or availability of anyone designated in 37 C.F.R. § 1.56(c) (see 37 C.F.R. § 1.98(c)).

The following are included within the Information Disclosure Statement if applicable and as required under 37 C.F.R. § 1.98:

- ☐ Concise explanation of relevance of each reference not in English and unaccompanied by an English translation.

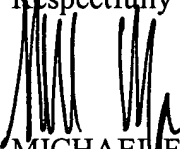
- Statement that certain listed references not enclosed are substantially cumulative of an enclosed reference.
- Statement that certain listed references not enclosed were previously cited by or submitted to the Office in the identified prior application which is relied upon for an earlier filing date under 35 U.S.C. § 120.

In order to secure consideration of the items designated above, one or more of the following, if required, is also enclosed:

- Promptness Certification.
- Check No. _____ in the amount of \$ _____ constituting submission fee -- see 37 C.F.R. 1.17(p)
- Petition for Consideration and Check No. _____ in the amount of \$ _____ -- see 37 C.F.R. 1.17(i)(1).
- X In the event that 37 C.F.R. § 1.97(c) applies and the Examiner is not satisfied that the Promptness Certification meets the requirements of 37 C.F.R. § 1.97(e), or in any other event remediable by a fee, please credit any over payment or charge any additional fees to Deposit Account No. 500843 of the undersigned.

Dated this 4 day of February, 2003.

Respectfully submitted,



MICHAEL F. KRIEGER
Attorney for Applicant
Registration No. 35,232

KIRTON & McCONKIE
1800 Eagle Gate Tower
60 East South Temple
Salt Lake City, Utah 84145
Telephone: (801) 321-4814



PATENT APPLICATION
Docket No: 8614.72

3624
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

02.12.03

In re application of)
BLAKE . REYNOLDS)
Serial No.: 10/039,905) ART UNIT
Filed: OCTOBER 15, 2002) 3624
For: SYSTEMS AND METHODS FOR ADVANCING)
COLLECTION OF UNPAID DEBTS)

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

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Sir:

Please find, pursuant to 37 C.F.R. § 1.98(a)(1), the enclosed Form PTO-1449, which contains a list of all patents, publications, or other items that have come to the attention of one or more of the individuals designated in 37 C.F.R. § 1.56(c). While no representation is made that any of these references may be "prior art" within the meaning of that term under 35 U.S.C. §§ 102 or 103, the enclosed list of references is disclosed so as to fully comply with the duty of disclosure set forth in 37 C.F.R. § 1.56.

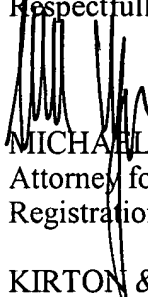
Moreover, while no representation is made that a specific search of office files or patent office records has been conducted or that no better art exists, the undersigned attorney of record believes that the enclosed art is the closest to the claimed invention (taken in its entirety) of which the undersigned is presently aware, and no art which is closer to the claimed invention (taken in its entirety) has been knowingly withheld.

In accordance with 37 C.F.R. §§ 1.97 and 1.98, a copy of each of the listed references or relevant portion thereof is also enclosed.

Since all listed references are either in the English language or are accompanied by a translation into English, no concise explanation of relevance is required under 37 C.F.R. § 1.98(a)(3).

Dated this 4 day of February, 2003.

Respectfully submitted,


MICHAEL F. KRIEGER
Attorney for Applicant
Registration No. 35,232

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60 East South Temple
Salt Lake City, Utah 84145
Telephone: (801) 321-4814
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